

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

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MICHELLE WILSON,

Plaintiff,

-against-

NORTHWESTERN MUTUAL INSURANCE
COMPANY,

Defendant.
-----X

Civil Action No. 07/03811

**AFFIDAVIT OF JOYCE
BARRACK IN SUPPORT OF
NORTHWESTERN MUTUAL
LIFE INSURANCE
COMPANY'S MOTION FOR
SUMMARY JUDGMENT**

Joyce Barrack, being duly sworn, deposes and says:

1. I was employed at The Northwestern Mutual Life Insurance Company ("Northwestern Mutual") from August 1967 until September 2007. In May 2005, I was employed as a Senior Analyst in the Policyowner Services Department. In my capacity as a Senior Analyst, I was responsible for processing premium reversals and refunds.
2. I make this Affidavit in support of Northwestern Mutual's motion for summary judgment and I base this Affidavit on the business records regularly maintained by Northwestern Mutual in the course of its business.
3. On May 24, 2005, I received a request from Diane Knueppel to refund premium payments made on Policy 16,852,105 (the "Term Policy") from May 29, 2005 to February 28, 2005. Ms. Knueppel's request is attached to her Affidavit as Exhibit "E".
4. In accordance with Ms. Knueppel's request, on May 26, 2005, I reversed the anniversary processing on the Term Policy. Reversing the anniversary processing insured that no further premium would be paid on the Term Policy. Attached hereto as Exhibit "H" is the

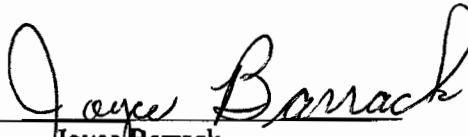
note I created on May 26, 2005 on Northwestern Mutual's Casetracker system memorializing my reversal of the anniversary processing.

5. On May 27, 2005, I reversed three monthly payments of premiums for the Term Policy, which had been made for the period from February 28 to May 29, 2005, each in the amount of \$27.01. Exhibit "H" also contains the note on the Casetracker system I created on May 27, 2005 when I reversed these premium payments.

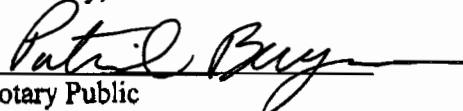
6. On May 31, 2005, I assigned the three premium payments in the total amount of \$81.03 in the Northwestern Mutual suspense account (SAMS") to Diane Knueppel for refund to the owner of the Term Policy. Attached hereto as Exhibit "I" is the note I created on May 31, 2005 in the Casetracker system memorializing my action of that date.

Dated: January 24, 2008

Milwaukee, Wisconsin


Joyce Barrack

Sworn to before me this 24 day
of January, 2008


Notary Public



AFFIDAVIT OF SERVICE

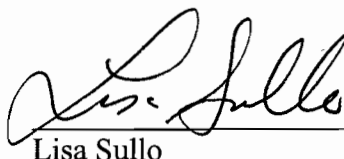
STATE OF NEW YORK)
) SS. :
COUNTY OF NASSAU)

I, Lisa Sullo being sworn, say:

I am not a party to the action, am over 18 years of age and reside in West Babylon, New York.

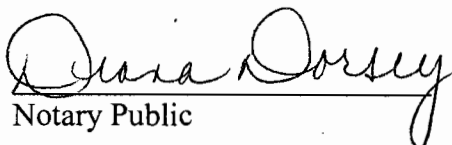
On January 31, 2008, I served the within **Affidavit of Joyce Barrack in Support of Northwestern Mutual Life Insurance Company's Motion for Summary Judgment** by depositing a true copy thereof enclosed in a post-paid wrapper, in an official depository under the exclusive care and custody of the U.S. Postal Service within New York State, addressed to each of the following persons at the last known address set forth after each name:

Douglas R. Dollinger & Associates
40 Matthews Street, Suite 101
Village of Goshen
Goshen, New York 10924



Lisa Sullo

Sworn to before me this
31th day of January, 2008



Notary Public

DIANA DORSEY
Notary Public, State of New York
No. 01DO6067959
Qualified in Nassau County
Commission Expires December 24, 20 09